09/329,725



## ABSTRACT

A communication link is established between the smart card and a computer using a valid smart card communication protocol. A smart card communication device determines the valid smart card communication protocol used by a smart card by polling a communication channel using a plurality of smart card communication protocols until a valid acknowledgment message is received. A radio frequency circuit is configured to communicate with the smart card using the valid smart card communication protocol. A digital signal processor having at least two demodulators demodulates an incoming data stream produced by the receiver in accordance with the valid smart card communication protocol in a dynamically reconfigurable manner.

SUBSTITUTE SHEET (RULE 26)